

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
Group Art Unit 3694

In re

Patent Application of

Whitney Hilton Stewart, et al.

Application No. 10/082,677

Confirmation No. 6623

Filed: February 25, 2002

Examiner: Hai Tran

“ELECTRONIC PAYMENT AND  
AUTHENTICATION SYSTEM WITH DEBIT AND  
IDENTIFICATION DATA VERIFICATION AND  
ELECTRONIC CHECK CAPABILITIES”

**COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**  
**UNDER 37 C.F.R. 1.104(e)**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The following comments are submitted in response to the February 24, 2010 Notice of Allowance issued in the above-referenced patent application.

In the Reasons for Allowance accompanying the Notice of Allowance, the Examiner indicates that the prior art fails to disclose or suggest the combination of features set forth in the allowed claims and recites a number of elements in support of this conclusion. Applicants respectfully submit that the Reasons for Allowance set forth only some of the features and elements claimed in claims 48-80 of the present application and that the reasons presented represent only some of the reasons why some of the claims are allowable.

In this regard, other reasons exist for the allowability of each claim and provide additional and different bases for allowance of the claims.

Respectfully submitted,

/Edward R. Lawson Jr./

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Docket No. 025213-9075-00  
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